

In re:
Carla M. Irvin
Debtor

Case No. 17-13636-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 10, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	+ Carla M. Irvin, 629 Andover Drive, Upper Darby, PA 19082-5203
13923731	+ Delaware Court House & Government Center, Office of Judicial Support, 201 West Front Street, Media, PA 19063-2760
14283743	+ Upper Darby Township, c/o John McMullan Finance Director, 100 Garrett Road, Upper Darby, PA 19082-3135

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 10 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13964186	Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 23:59:16	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14645554	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 10 2022 23:51:00	CSMC 2021-RPL7 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14496455	Email/Text: mtgbk@shellpointmtg.com	Jun 10 2022 23:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
13990719	Email/Text: blegal@phfa.org	Jun 10 2022 23:51:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
13989608	EDI: PRA.COM	Jun 11 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13931908	+ EDI: PENNDEPTREV	Jun 11 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13931908	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13951289		Jefferson Law, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
HENRY ALAN JEFFERSON	on behalf of Debtor Carla M. Irvin hjefferson@hjeffersonlawfirm.com hjeffersonone@gmail.com;r60499@notify.bestcase.com
JAMES RANDOLPH WOOD	on behalf of Creditor Upper Darby Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for CSMC 2021-RPL7 Trust ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Bayview Loan Servicing LLC ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
MATTHEW CHRISTIAN WALDT	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Corporation mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT	on behalf of Creditor Bayview Loan Servicing LLC mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor CSMC 2021-RPL7 Trust bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
STEPHEN VINCENT BOTTIGLIERI	on behalf of Creditor Delaware County Tax Claim Bureau steve@bottiglierilaw.com ecfnoces@comcast.net;sbottiglieri@toscanigillin.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Carla M. Irvin</u>	Social Security number or ITIN	xxx-xx-8495
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-13636-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla M. Irvin

6/9/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.